

Date Signed:
May 13, 2016



SO ORDERED.

A handwritten signature in black ink, appearing to read "R. Faris", is written over a horizontal line.

Robert J. Faris
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
DISTRICT OF HAWAII

In re:

LEONARD GEORGE HOROWITZ,

Debtor.

LEONARD G. HOROWITZ and
SHERRI KANE,

Plaintiffs,

vs.

PAUL J. SULLA, JR.; et al.,

Defendants.

Case No. 10-00679

Chapter 13

Adversary Proceeding No. 16-90015

Related Dkt. Nos.: 48, 54

**FINDINGS AND RECOMMENDATION TO DENY APPLICATION
TO PROCEED WITHOUT PREPAYMENT OF FEES; EXHIBITS A-C**

On May 10, 2016, Plaintiffs Leonard G. Horowitz and Sherri Kane (“Appellants”) filed a notice of appeal of the Order Denying Motion for Preliminary Injunction and Extended Stay, entered on May 3, 2016, in this adversary proceeding in bankruptcy.¹ The Appellants did not elect for the District Court to hear the appeal

¹ The notice of appeal is signed only by Leonard G. Horowitz, but it appears Ms. Kane is a party to the appeal.

so the clerk has referred the matter to the Bankruptcy Appellate Panel for the Ninth Circuit (“BAP”).

The filing fee for a bankruptcy appeal totals \$298.² Together with the notice of appeal, the Appellants filed a “Motion for Permission to Appeal in Form [sic] Pauperis for Bankruptcy Appellate Panel,” attaching Form 4 – Affidavit Accompanying Motion for Permission to Appeal In Forma Pauperis. On May 11, 2016, the Appellants filed an Application to Proceed in District Court Without Prepaying Fees or Costs (Form AO 240) (“Application”).

Federal courts may authorize the commencement of any suit without prepayment of fees or security, by a person who submits an affidavit that includes a statement of all assets the person possesses, demonstrating he is unable to pay such costs or give such security. *See* 28 U.S.C. § 1915(a)(1). “An affidavit in support of an IFP application is sufficient where it alleges that the affiant cannot pay the court costs and still afford the necessities of life.” *Escobedo v. Applebees*, 787 F.3d 1226, 1234 (9th Cir. 2015) (citing *Adkins v. E.I. Du Pont de Nemours & Co., Inc.*, 335 U.S. 331, 339 (1948); *see also United States v. McQuade*, 647 F.2d 938, 940 (9th Cir. 1981) (stating that the affidavit must “state the facts as to affiant’s poverty with some particularity, definiteness and certainty” (internal quotation omitted))).

² This includes \$293 pursuant to the Bankruptcy Court Miscellaneous Fee Schedule issued in accordance with 28 U.S.C. § 1930, plus a statutory fee of \$5 pursuant to 28 U.S.C. § 1930(c).

When reviewing a motion filed pursuant to § 1915(a), “[t]he only determination to be made by the court . . . is whether the statements in the affidavit satisfy the requirement of poverty.” *Martinez v. Kristi Kleaners, Inc.*, 364 F.3d 1305, 1307 (11th Cir. 2004). While § 1915(a) does not require a litigant to demonstrate absolute destitution, *Adkins*, 335 U.S. at 339, the applicant must nonetheless show that he is “unable to pay such fees or give security therefor.” 28 U.S.C. § 1915(a).

If the matter involved is an appeal, there is an additional requirement. “An appeal may not be taken *in forma pauperis* if the trial court certifies in writing that it is not taken in good faith.” 28 U.S.C. § 1915(a)(3).

Although the Appellants filed the requests to proceed without the prepayment of fees in the bankruptcy court, the bankruptcy court and the BAP do not have authority to grant *in forma pauperis* applications. *Perroton v. Gray (In re Perroton)*, 958 F.2d 889 (9th Cir. 1992); *Determan v. Sandoval (In re Sandoval)*, 186 B.R. 490, 496 (9th Cir. BAP 1995). Therefore, I make this recommendation to the United States District Court for the District of Hawaii for entry of an order denying the Application. I also recommend that the matter be considered suitable for disposition without a hearing, pursuant to Local Rule 7.2(d).

Although I do not agree with the Appellants’ arguments made in the underlying matter, I do not find that their appeal is taken in bad faith. In reviewing their

affidavits³ in support of the requests to proceed *in forma pauperis*, as well as the schedules, statements, and proposed plan filed by Dr. Horowitz on March 9, 2016, in his chapter 13 bankruptcy case, I recommend that the District Court find that the Applicants have not established that they are unable to pay the \$298 fee.

In his IFP affidavits, Dr. Horowitz states that he receives \$1,500 monthly in royalties from his copyrighted material and that he has no other income. No income information is provided for Ms. Kane. However, Dr. Horowitz also is a debtor in this court and it is appropriate to take notice of the substantial financial information he has placed in the public record in his bankruptcy case. In contrast to the information in his IFP affidavits, on March 9, 2016, Dr. Horowitz calculated his monthly income as \$1,931.76 plus another \$364.25 from “Unmarried partner contributions” for a combined monthly income of \$2,296. Case No. 16-00239, Dkt. # 4, at 29. He has proposed a chapter 13 plan with monthly payments of \$3,668.36 to the trustee, so he must be confident of his ability to pay that amount every month.⁴ Dkt. # 7, at 1.

All of the financial information in the record indicates that Dr. Horowitz’s expenses exceed his current income. However, the majority of expenses appear to involve business interests (Healthy World, LLC, Legal Remedies, LLC, and Medical

³ Both Dr. Horowitz and Ms. Kane signed the affidavit in support of the Motion for Permission to Appeal in Form [sic] Pauperis for Bankruptcy Appellate Panel but only Dr. Horowitz signed the Application to Proceed in District Court Without Prepaying Fees or Costs.

⁴ This may be the same \$3,668.36 monthly payment described in the IFP affidavits as legal fees.

Veritas International, Inc.) and litigation, rather than what one would ordinarily consider to be the necessities of life.

The IFP affidavits also fail to disclose any assets other than two vehicles and certain real property which is the subject of the underlying litigation. Yet in the bankruptcy schedules and statements filed two months ago, Dr. Horowitz lists two limited liability companies with his 50% interests valued at \$60,000 and \$17,000 respectively, domains and trademarks valued at \$75,000, as well as accounts receivable, artwork, jewelry, and musical instruments.

After reviewing this information, I recommend that the District Court find that the Appellants are able to pay the \$298 filing fee for the appeal, and that the District Court deny the request to proceed without prepayment of fees. I further recommend that an order denying the Application provide that the bankruptcy court or BAP may dismiss the appeal if the Appellants do not pay the filing fee within 14 days after entry of the order.

END OF RECOMMENDATION

UNITED STATES DISTRICT COURT

for the

District of Hawaii

FILED
U.S. BANKRUPTCY COURT
DISTRICT OF HAWAII

2016 MAY 11 P 3:41

Leonard George Horowitz, et al

Plaintiff/Petitioner

v.

Paul J. Sulla, Jr.; Jason Hester, et al.

Defendant/Respondent

Civil Action No. 16-90015

MICHAEL J. BOWLER
CLERK OF COURTAPPLICATION TO PROCEED IN DISTRICT COURT WITHOUT PREPAYING FEES OR COSTS
(Short Form)

I am a plaintiff or petitioner in this case and declare that I am unable to pay the costs of these proceedings and that I am entitled to the relief requested.

In support of this application, I answer the following questions under penalty of perjury:

1. *If incarcerated.* I am being held at: _____.

If employed there, or have an account in the institution, I have attached to this document a statement certified by the appropriate institutional officer showing all receipts, expenditures, and balances during the last six months for any institutional account in my name. I am also submitting a similar statement from any other institution where I was incarcerated during the last six months.

2. *If not incarcerated.* If I am employed, my employer's name and address are:
I am retired from dentistry.

My gross pay or wages are: \$ _____ 0.00 , and my take-home pay or wages are: \$ _____ 0.00 per
(specify pay period) _____ month .

3. *Other Income.* In the past 12 months, I have received income from the following sources (check all that apply):

(a) Business, profession, or other self-employment	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(b) Rent payments, interest, or dividends	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(c) Pension, annuity, or life insurance payments	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(d) Disability, or worker's compensation payments	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(e) Gifts, or inheritances	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(f) Any other sources	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No

If you answered "Yes" to any question above, describe below or on separate pages each source of money and state the amount that you received and what you expect to receive in the future.
I received Royalties of approximately \$1500 per month from my copyrighted material.

EXHIBIT A

4. Amount of money that I have in cash or in a checking or savings account: \$ 0.00 .

5. Any automobile, real estate, stock, bond, security, trust, jewelry, art work, or other financial instrument or thing of value that I own, including any item of value held in someone else's name (*describe the property and its approximate value*):

2002 Nissan Quest worth \$1500

2000 Chrysler Concord worth \$1500

My 17 acre property (worth including \$485,600) title has been stolen from me by Defendant Paul J. Sulla, Jr. via forgeries and filing false documents with the County and State. I have used my life savings to pay for that property, and I had already prevailed in a judicial foreclosure and was awarded \$200 for fraud in the sale in the property which was later vacated unlawfully. I have an adjoining land parcel worth \$21,300.

6. Any housing, transportation, utilities, or loan payments, or other regular monthly expenses (*describe and provide the amount of the monthly expense*):

Yes. I have \$3,668.36 per month in legal fees, with trying to defend my only home. Now I have been driven into bankruptcy. I have to pay about \$2500 in maintenance and upkeep of the home and land which I have to borrow to pay. I had purchased the property as a B&B and could never open it because of the malicious lawsuits filed by Defendant Sulla. Defendant Sulla has hoodwinked the state court judge to hand his drifter shill, Defendant Jason Hester, my property, with no trial, no questions asked, no affidavits or facts before the court, by Defendant Hester. This has forced me into bankruptcy.

7. Names (or, if under 18, initials only) of all persons who are dependent on me for support, my relationship with each person, and how much I contribute to their support:

Sherri Kane, my fiancée and assistant. I owe Sherri Kane \$178,000 plus interest for work she had done for a company I was a partner in, that had been dissolved without my consent. I had granted her 50% of the subject property as payment, but since the title has been stolen, I don't know how I will pay this debt back. Sherri has also suffered serious health problems from the stress, caused by Defendant Sulla, and is unable to work at this time.

8. Any debts or financial obligations (*describe the amounts owed and to whom they are payable*):

I owe approximately \$100,000 to my attorney in the state court action, which accrued with the defense of the subject property.

Declaration: I declare under penalty of perjury that the above information is true and understand that a false statement may result in a dismissal of my claims.

Date: 05/11/2016



Leonard George Horowitz

Printed name


Filer's Name, Address, Phone, email: Leonard George Horowitz 13-3775 Pahoa Kalapana Rd Pahoa, HI 96778 808 965 2112 310 877 3002		FILED U.S. BANKRUPTCY COURT DISTRICT OF HAWAII 2016 MAY 10 PM 3:19 MICHAEL P. [unclear] CLERK OF COURT
UNITED STATES BANKRUPTCY COURT DISTRICT OF HAWAII 1132 Bishop Street, Suite 250, Honolulu, Hawaii 96813		
Debtor(s): Leonard George Horowitz	Case No.: Chapter: 13	
Plaintiff(s): Leonard George Horowitz and Sherri Kane	Adversary Proceeding No.: 16-90015	
(Use "et al." for multiple parties) Defendant(s): Paul J. Sulla, Jr.; Jason Hester; Stephen D. Whittaker, et.al.		

Motion for Permission to Appeal in Form Pauperis For Bankruptcy Appellate Panel

[Title of Document, e.g., MOTION, APPLICATION, DECLARATION, STATEMENT]

Motion for Permission to Appeal in Form Pauperis For Bankruptcy Appellate Panel (see attached document page 7); Affidavit in Support of Motion (page 1, Form 4)

Date: 5/10/16


 /s/ Leonard George Horowitz
 [Print name and sign]

UNITED STATES COURT OF APPEALS FOR THE NINTH CIRCUIT

Appellant(s) or Petitioner(s) Leonard G. Horowitz and Sherri Kane

v.

Case No. 16-90015

Appellee(s) or Respondent(s) Paul J. Sulla, Jr, Jason Hester, etal.

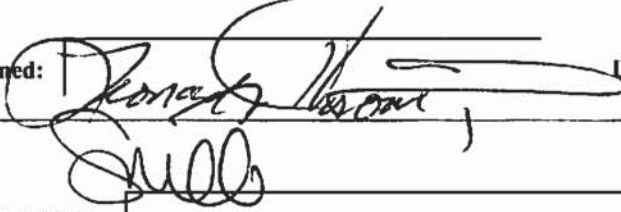
Affidavit in Support of Motion

I swear or affirm under penalty of perjury that, because of my poverty, I cannot prepay the docket fees of my appeal or post a bond for them. I believe I am entitled to redress. I swear or affirm under penalty of perjury under United States laws that my answers on this form are true and correct. 28 U.S.C. sec. 1746; 18 U.S.C. sec. 1621.

Instructions

Complete all questions in this application and then sign it. Do not leave any blanks: if the answer to a question is "0," "none," or "not applicable (N/A)," write in that response. If you need more space to answer a question, attach a separate sheet of paper identified with your name, your case's docket number, and the question number.

Signed:



Date:

5/10/2016

My issues on
appeal are:

- (1) Whether the bankruptcy court had personal jurisdiction over Hester, who is not a valid "holder-in-due-course" of the Note and claimed debt;
- (2) Whether the bankruptcy court had subject-matter jurisdiction necessary to grant Hester relief despite Hester's non-appearance and not having filed an affidavit; and
- (3) Whether denying injunctive relief (and lifting the automatic stay) was an appropriate exercise of discretionary abstention (comity or Rooker-Feldman), especially in lieu of evidence of extrinsic fraud, corruption in the State court proceedings, Sulla's concealed real party in interest, and the fact that several defendants are not parties to the state court actions, and several claims likewise.

1. For both you and your spouse estimate the average amount of money received from each of the following sources during the past 12 months. Adjust any amount that was received weekly, biweekly, quarterly, semiannually, or annually to show the monthly rate. Use gross amounts, that is, amounts before any deductions for taxes or otherwise.

Income Source	Average monthly amount during the past 12 months		Amount expected next month	
	You	Spouse	You	Spouse
Employment	\$ 0	\$	\$ 0	\$
Self-Employment	\$ 0	\$	\$ 0	\$
Income from real property (such as rental income)	\$ 0	\$	\$ 0	\$
Interest and Dividends	\$ 0	\$	\$ 0	\$
Gifts	\$ 0	\$	\$ 0	\$
Alimony	\$ 0	\$	\$ 0	\$
Child Support	\$ 0	\$	\$ 0	\$
Retirement (such as social security, pensions, annuities, insurance)	\$ 0	\$	\$ 0	\$
Disability (such as social security, insurance payments)	\$ 0	\$	\$ 0	\$
Unemployment Payments	\$ 0	\$	\$ 0	\$
Public-Assistance (such as welfare)	\$ 0	\$	\$ 0	\$
Other (specify) Royalties	\$ 1,500	\$	\$ 1,500	\$
TOTAL MONTHLY INCOME:	\$ 1,500	\$	\$ 1,500	\$

2. *List your employment history for the past two years, most recent employer first.
(Gross monthly pay is before taxes or other deductions.)*

Employer	Address	Dates of Employment	Gross Monthly Pay
		From <input type="text"/> To <input type="text"/>	\$ <input type="text"/>
		From <input type="text"/> To <input type="text"/>	\$ <input type="text"/>
		From <input type="text"/> To <input type="text"/>	\$ <input type="text"/>
		From <input type="text"/> To <input type="text"/>	\$ <input type="text"/>

3. *List your spouse's employment history for the past two years, most recent employer first.
(Gross monthly pay is before taxes or other deductions.)*

Employer	Address	Dates of Employment	Gross Monthly Pay
		From <input type="text"/> To <input type="text"/>	\$ <input type="text"/>
		From <input type="text"/> To <input type="text"/>	\$ <input type="text"/>
		From <input type="text"/> To <input type="text"/>	\$ <input type="text"/>
		From <input type="text"/> To <input type="text"/>	\$ <input type="text"/>

4. How much cash do you and your spouse have? \$0

Below, state any money you or your spouse have in bank accounts or in any other financial institution.

Financial Institution	Type of Account	Amount You Have	Amount Your Spouse Has
		\$ 0	\$
		\$ 0	\$
		\$ 0	\$
		\$ 0	\$

If you are a prisoner seeking to appeal a judgment in a civil action or proceeding, you must attach a statement certified by the appropriate institutional officer showing all receipts, expenditures, and balances during the last six months in your institutional accounts. If you have multiple accounts, perhaps because you have been in multiple institutions, attach one certified statement of each account .

5. List the assets, and their values, which you own or your spouse owns. Do not list clothing and ordinary household furnishing.

Home	Value	Other Real Estate	Value
TMK's 1-3-001-043-0000 & 1-3-001-043-0000 The title has been stolen from me by Paul J. Sulla Jr.	\$ 485,600	9.42 acre land	\$ 21,300

Motor Vehicle 1: Make & Year	Model	Registration #	Value
2002 Nissan	Quest	4N2ZN15T52D810783	\$ 1,500
Motor Vehicle 2: Make & Year	Model	Registration #	Value
2000 Chrysler	Concord	2C3HID36J8YH427477	\$ 1,500

Other Assets	Value
	\$
	\$
	\$

6. State every person, business, or organization owing you or your spouse money, and the amount owed.

Person owing you or your spouse	Amount owed to you	Amount owed to your spouse
Paul J. Sulla, Jr	\$ 6,000,000	\$
	\$	\$
	\$	\$

7. State the persons who rely on you or your spouse for support. If a dependent is a minor, list only the initials and not the full name.

Name	Relationship	Age
Sherri Kane	Fiance	47

8. *Estimate the average monthly expenses of you and your family. Show separately the amounts paid by your spouse. Adjust any payments that are made weekly, biweekly, quarterly, semiannually, or annually to show the monthly rate.*

	You	Spouse
Rent or home-mortgage payment (include lot rented for mobile home) - Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No - Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	\$ 0	\$
Utilities (electricity, heating fuel, water, sewer, and telephone)	\$ 0	\$
Home maintenance (repairs and upkeep)	\$ 1,000	\$
Food	\$ 400	\$
Clothing	\$ 0	\$
Laundry and dry-cleaning	\$ 0	\$
Medical and dental expenses	\$ 50	\$
Transportation (not including motor vehicle payments)	\$ 0	\$
Recreation, entertainment, newspapers, magazines, etc.	\$ 100	\$
Insurance (not deducted from wages or included in mortgage payments) - Homeowner's or renter's.....	\$ 0	\$
- Life.....	\$ 0	\$
- Health.....	\$	\$
- Motor Vehicle.....	\$ 55.18	\$
- Other: _____	\$	\$
Taxes (not deducted from wages or included in mortgage payments) Specify: <u>Paying Taxes for Non-Profit gross</u>	\$ 100	\$
Installment payments - Motor Vehicle.....	\$ 0	\$
- Credit Card (name): _____	\$ 0	\$
- Department Store (name): _____	\$ 0	\$
- Motor Vehicle.....	\$ 0	\$

Alimony, maintenance, and support paid to others	\$ 0	\$
Regular expenses for the operation of business, profession, or farm (attach detailed statement)	\$ 1,500	\$
Other (specify) Legal Fees	\$ 3,668.36	\$
Total Monthly Expenses:	\$ 6,873.54	\$

9. *Do you expect any major changes to your monthly income or expenses or in your assets or liabilities during the next 12 months?*

☒ Yes ☐ No

If yes, describe on an attached sheet.

10. *Have you spent--or will you be spending--any money for expenses or attorney fees in connection with this lawsuit?*

☒ Yes ☐ No

If yes, how much? \$ 100,000

11. *Provide any other information that will help explain why you cannot pay the docket fees for your appeal.*

Please see attached document for explanation

12. *State the city and state of your legal residence.*

City Pahoa State HI

Your daytime phone number (ex., 4153558000): (808) 965-2112

Your age: 63 Your years of schooling: Doctorate (retired dentist)

Last four digits of your Social Security Number (ex., 6789): 5,563

Case no. 16-90015

Continued from Affidavit Accompanying Motion for Permission to Appeal In Forma Pauperis

Sherri Kane and are victims of organized crime. I have paid my mortgage off, and my property title has been stolen via forged documents by Defendant Paul J. Sulla, Jr. who is using a drifter as his shill, on paper, Defendant Jason Hester.

Disqualified real party of interest, Paul Sulla Jr's attorney, Defendant Stephen D. Whittaker has corrupted the state court into granting Hester title of my property which I purchased as a B&B and is my only home. They are no facts or affidavits by Mr. Hester before the court, and Mr. Hester has no standing or equity in my property.

Defendant Sulla acted without authority to transfer my notes and mortgage, first to church entity that did not exist, then into Defendant Hester's personal name.

I have already prevailed in a frivolous judicial foreclosure and had won 200K for fraud in the sale of the property against the now deceased seller Cecil Loran Lee. The Final judgment in that state court action accurately states that I had paid the final balloon payment on my mortgage.

Defendant Sulla came into the picture after the trial, while Lee was on his death bed out of state, and illegally and unlawfully transferred my notes and mortgage out of my and my Corporation sole's name. I hired the top forensic handwriting expert, and she provided an affidavit confirming that Sulla had altered the documents.

Defendant Sulla never appealed the denial of the judicial foreclosure.

Instead he chose without authorization, to unlawfully auction my property to Defendant Hester by non-judicial foreclosure in violation of 665-7 and 651-C, falsely claiming Hester was Lee's "nephew," after he conflictingly told the Probate court that Lee no longer had any interest in the subject property since he lost to me in a judicial foreclosure.

I hired a PI who provided an affidavit that Hester was not related to Lee, so Defendant Sulla changed his story, falsely claiming Defendant Hester was Lee's "grand-nephew."

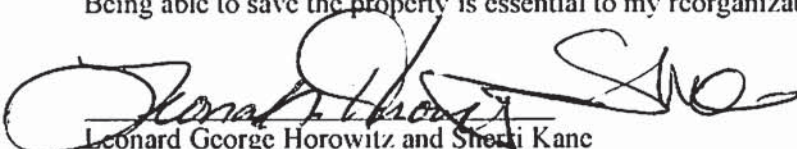
The malicious prosecution has caused me years of legal debt to defend myself and my property from Defendant Sulla's malicious prosecutions with the intent to steal the only home I have.

I have been forced into bankruptcy because the legal fees are piling up.

The subject property was supposed to be supporting itself but because of Defendant Sulla stealing my title, I have been unable to really open the inn and bring in revenue.

Currently I am having to borrow from partnerships in order to pay my legal debt and maintenance fees.

Being able to save the property is essential to my reorganization plan.



Leonard George Horowitz and Sherri Kane

Fill in this information to identify your case and this filing:

Debtor 1 Leonard George Horowitz
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court for the: District of
(State)
Case number

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
☒ Yes. Where is the property?

1.1. 13-3775 Pahoa Kalapana Rd
Street address, if available, or other description

Pahoa, HI 96778
City State ZIP Code

HAWAII
County

What is the property? Check all that apply.

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☒ Land (on 2 Lots)
☐ Investment property
☐ Timeshare
☐ Other

Purchased in
2004

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$ 550,000
Current value of the portion you own? \$ 225,000

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Who has an interest in the property? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another

Transferred all interests from Royal Bloodline of David
in 2004
FEE SIMPLE/ Warranty Deeds Partnership in Life Religious Estate
☐ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number: 3-1-3-001-049-0000-000

3-1-3-000-043-0000-000

If you own or have more than one, list here:

1.2. 13-377 Pahoa Kalapana Rd
Street address, if available, or other description

Pahoa, HI 96778
City State ZIP Code

Hawaii
County

What is the property? Check all that apply.

- ☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☒ Land
☐ Investment property
☐ Timeshare
☐ Other

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$ 175,000
Current value of the portion you own? \$ 85,000

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Who has an interest in the property? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another

Partnership in Life Religious Estate Warranty Deed

☐ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number: 3-1-3-000-042-000-000

Debtor 1

Leonard George Horowitz
 First Name Middle Name Last Name

Case number (if known) _____

1.3.

Street address, if available, or other description

City State ZIP Code

County _____

What is the property? Check all that apply.

- ☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other _____

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$ _____ \$ _____

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. _____ →

\$ 310,000

Part 2: Describe Your VehiclesDo you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
☒ Yes

3.1. Make: Chrysler
 Model: Concord
 Year: 2002
 Approximate mileage: 178,000
 Other information: _____

Who has an interest in the property? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another

☐ Check if this is community property (see instructions)Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$ 1800.00 \$ 900.00

If you own or have more than one, describe here:

3.2. Make: Nissan
 Model: Quest
 Year: 2001
 Approximate mileage: 150,000
 Other information: _____

Who has an interest in the property? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another

☐ Check if this is community property (see instructions)Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$ 1200.00 \$ 600.00

Debtor 1

Leonard G Horowitz

First Name

Middle Name

Last Name

Case number (if known)

3.3. Make: _____

Model: _____

Year: _____

Approximate mileage: _____

Other information:

Who has an interest in the property? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this is community property (see instructions)Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$ _____

\$ _____

3.4. Make: _____

Model: _____

Year: _____

Approximate mileage: _____

Other information:

Who has an interest in the property? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this is community property (see instructions)Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$ _____

\$ _____

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☒ No☐ Yes

4.1. Make: _____

Model: _____

Year: _____

Other information:

Who has an interest in the property? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this is community property (see instructions)Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$ _____

\$ _____

If you own or have more than one, list here:

4.2. Make: _____

Model: _____

Year: _____

Other information:

Who has an interest in the property? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this is community property (see instructions)Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$ _____

\$ _____

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here



\$ 1,500

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No☒ Yes. Describe.....

Furniture, Kitchenware

\$ 3,500

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☒ No☐ Yes. Describe.....

\$

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☐ No☒ Yes. Describe.....

Artwork

1,200

\$

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☐ No☒ Yes. Describe.....

musical instruments

5,000

\$

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☒ No☐ Yes. Describe.....

\$

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No☒ Yes. Describe.....

Clothing

1,000

\$

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No☒ Yes. Describe.....

Heirloom Jewelry

1,000

\$

13. Non-farm animals

Examples: Dogs, cats, birds, horses

☒ No☐ Yes. Describe.....

\$

14. Any other personal and household items you did not already list, including any health aids you did not list☒ No☐ Yes. Give specific information.....

\$

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here →

\$ 11,700

Debtor 1

First Name Middle Name Last Name

Case number (if known)

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☒ No☐ Yes Cash: \$**17. Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No☒ Yes Amounts are transient and only reflect amounts at the time of this writing

Institution name:

17.1. Checking account:	<u>Wells Fargo</u>	\$ <u>500</u>
17.2. Checking account:	<u>Bank of Hawaii</u>	\$ <u>750</u>
17.3. Savings account:	_____	\$ _____
17.4. Savings account:	_____	\$ _____
17.5. Certificates of deposit:	_____	\$ _____
17.6. Other financial account:	<u>Wells Fargo</u>	\$ <u>1200</u>
17.7. Other financial account:	<u>Wells Fargo</u>	\$ <u>150</u>
17.8. Other financial account:	_____	\$ _____
17.9. Other financial account:	_____	\$ _____

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No☐ Yes Institution or issuer name:

_____	\$ _____
_____	\$ _____
_____	\$ _____

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture☐ No☐ Yes. Give specific information about them.

Name of entity:	% of ownership:	
<u>Healthy World, LLC</u>	<u>50</u>	\$ <u>60,000</u>
<u>Legal Remedies, LLC</u>	<u>50</u>	\$ <u>17,000</u>
_____	____%	\$ _____

Leonard George Horowitz

Debtor 1

First Name Middle Name Last Name

Case number (if known)

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them.

Issuer name:

\$ _____

\$ _____

\$ _____

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☒ No

☐ Yes. List each account separately.

Type of account:

Institution name:

401(k) or similar plan: _____ \$ _____
Pension plan: _____ \$ _____
IRA: _____ \$ _____
Retirement account: _____ \$ _____
Keogh: _____ \$ _____
Additional account: _____ \$ _____
Additional account: _____ \$ _____

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes

Institution name or individual:

Electric: _____ \$ _____
Gas: _____ \$ _____
Heating oil: _____ \$ _____
Security deposit on rental unit: _____ \$ _____
Prepaid rent: _____ \$ _____
Telephone: _____ \$ _____
Water: _____ \$ _____
Rented furniture: _____ \$ _____
Other: _____ \$ _____

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes

Issuer name and description:

\$ _____

\$ _____

\$ _____

Leonard George Horowitz

Debtor 1

First Name Middle Name Last Name

Case number (if known)

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

\$ _____

\$ _____

\$ _____

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

☐ No

☒ Yes. Give specific information about them...

\$ _____

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☐ No

☒ Yes. Give specific information about them...

Domains, Trademarks \$ 75,000

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific information about them...

\$ _____

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

☒ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.

Federal: \$ _____
State: \$ _____
Local: \$ _____

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information.....

Alimony: \$ _____
Maintenance: \$ _____
Support: \$ _____
Divorce settlement: \$ _____
Property settlement: \$ _____

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☐ No

☒ Yes. Give specific information.....

Paul J Sulla Jr "Jason Hester" owes me court fees where I prevailed in judicial foreclosure case because they are the virtual representatives of Seller, Cecil Loran Lee.

907

\$ _____

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☐ No

☒ Yes. Name the insurance company of each policy and list its value.

Company name:	Beneficiary:	Surrender or refund value:
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☐ No

☒ Yes. Give specific information.

\$ _____

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☐ No

☒ Yes. Describe each claim.

Stewart Title Company - Title insurance
 Title has been stolen and they refused to assist

\$ 550,000

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

☐ No

☒ Yes. Describe each claim.

(see attachment)

\$ 6,060,000

35. Any financial assets you did not already list

☒ No

☐ Yes. Give specific information.

\$ _____

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here →

\$ 6,765,507

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

- ☐ No. Go to Part 6.
- ☒ Yes. Go to line 38.

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned

☐ No

☒ Yes. Describe.

Donations from visiting guests to property listed in 1.1.

\$ 3,600

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

☐ No

☒ Yes. Describe.

computer, printer, camera, cell phone, office furniture

\$ 5,000

Debtor 1 Leonard George Horowitz Case number _____

Form A106A/B

Part 4. Line 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims.

Property title loss damages breakdown caused by Paul J. Sulla, Jr. with the complicit assistance of Judge Ronald Ibarra, Attorney Stephen Whittaker and Jason Hester
TMK 3-1-3-001-049-0000-000 & TMK 3-1-3-000-043-0000-000 (See Part 1, 1.1)

Property Purchase price-	\$ 550,000
Property Maintenance costs for 11 years	660,000
Fees and Costs	250,000
Property Improvements	600,000
 Sub Total Loss	 2,060,000
 Work Product Loss	 2,000,000
IIED & NIED	2,000,000
 Total Loss	 6,060,000

Page 8A

Debtor 1

Leonard G Horowitz
First Name Middle Name Last Name

Case number (if known)

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade☐ No☐ Yes. Describe.....

\$

41. Inventory☒ No☐ Yes. Describe.....

\$

42. Interests in partnerships or joint ventures☐ No☒ Yes. Describe.....

Name of entity: (See Line 19)

% of ownership:

%

\$

%

\$

%

\$

43. Customer lists, mailing lists, or other compilations☒ No☐ Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?☐ No☐ Yes. Describe.....

\$

44. Any business-related property you did not already list☐ No☒ Yes. Give specific information

Line 1.1 Purchased as a residence but also as a

also purchased as a B&B and as a Health and Educational Enterprise

Value was previously listed on Line 1.1

\$

\$

\$

\$

\$

\$

\$

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here

\$ 8,600

Part 6:**Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**
If you own or have an interest in farmland, list it in Part 1.**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**☒ No. Go to Part 7.☐ Yes. Go to line 47.**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

☐ No☒ Yes.....

fish pond

\$

1,500

48. Crops—either growing or harvested

☐ No

☒ Yes. Give specific information.

Fruit Trees

\$ 12,500

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

☐ No

☒ Yes

\$ _____

50. Farm and fishing supplies, chemicals, and feed

☒ No

☐ Yes

\$ _____

51. Any farm- and commercial fishing-related property you did not already list

☐ No

☒ Yes. Give specific information.

Tractor

\$ 6,000

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here →

\$ 20,000

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☒ No

☐ Yes. Give specific information.

\$ _____
\$ _____
\$ _____

54. Add the dollar value of all of your entries from Part 7. Write that number here →

\$ 0

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 → \$ 310,000

56. Part 2: Total vehicles, line 5 \$ 1,500

57. Part 3: Total personal and household items, line 15 \$ 11,700

58. Part 4: Total financial assets, line 36 \$ 6,765,507

59. Part 5: Total business-related property, line 45 \$ 8,600

60. Part 6: Total farm- and fishing-related property, line 52 \$ 20,000

61. Part 7: Total other property not listed, line 54 + \$ 0

62. Total personal property. Add lines 56 through 61. \$ 6,807,307 Copy personal property total → + \$ 6,807,307

63. Total of all property on Schedule A/B. Add line 55 + line 62. \$ 7,117,307

Fill in this information to identify your case:

Debtor 1	Leonard	George	Horowitz
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: _____ District of _____ (State)			
Case number (If known) _____			

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

- ☐ Employed
☒ Not employed

Retired Dentist/
Health Educator

☐ Employed

☐ Not employed

Occupation

Employer's name

Employer's address

Number Street

Number Street

City State ZIP Code

City State ZIP Code

How long employed there? _____

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ 0	\$
3. Estimate and list monthly overtime pay.	3. + \$ 0	+ \$
4. Calculate gross income. Add line 2 + line 3.	4. \$ 0	\$

Debtor 1

Leonard George Horowitz

First Name Middle Name Last Name

Case number (if known)

Copy line 4 here..... → 4. For Debtor 1 For Debtor 2 or non-filing spouse

\$ 0 \$

5. List all payroll deductions:

5a. Tax, Medicare, and Social Security deductions	5a.	\$	\$
5b. Mandatory contributions for retirement plans	5b.	\$	\$
5c. Voluntary contributions for retirement plans	5c.	\$	\$
5d. Required repayments of retirement fund loans	5d.	\$	\$
5e. Insurance	5e.	\$	\$
5f. Domestic support obligations	5f.	\$	\$
5g. Union dues	5g.	\$	\$
5h. Other deductions. Specify: _____	5h.	+\$	+\$

6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$

7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$

8. List all other income regularly received:

8a. Net income from rental property and from operating a business, profession, or farm (see attached)

Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Including Book Royalties

8a. \$ 1,931.76 \$

8b. Interest and dividends

8b. \$ \$

8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive

Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.

8c. \$ \$

8d. Unemployment compensation

8d. \$ \$

8e. Social Security

8e. \$ \$

8f. Other government assistance that you regularly receive

Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

Specify: _____ 8f. \$ \$

8g. Pension or retirement income

8g. \$ \$

8h. Other monthly income. Specify: _____ 8h. +\$ +\$

9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h. 9. \$ 1,931.76 \$

10. Calculate monthly income. Add line 7 + line 9.

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

10. \$ 1,931.76 + \$ = \$

11. State all other regular contributions to the expenses that you list in Schedule J.

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: Unmarried partner contributions 11. + \$ 364.25

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.

Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies

12. \$ 2,296

Combined monthly income

13. Do you expect an increase or decrease within the year after you file this form?

☐ No.

☒ Yes. Explain: If I can get freed from the organized crime causing my legal fees to be high

SCHEDULE I: YOUR INCOME 8A

HEALTHY WORLD, LLC

GROSS RECEIPTS OR SALES	\$64,195.96
PAYMENTS FROM LEGAL REMEDIES	7,030.30
TOTAL GROSS	71,226.26
PARTNERSHIP INTEREST GROSS	\$35,613.13
ACCOUNTING	630.62
ADVERTISING	1,858.17
REPAIRS AND MAINTENANCE	5,192.32
TAXES AND LICENSES	841.81
INTEREST	2,159.61
TRADE SHOW/ WORKSHOP/LECTURE/ BUSINESS	
ACCOMMODATIONS	297.78
ENTERTAINMENT	565.77
BUSINESS MEETINGS	3,312.72
TRAVEL MEALS	417.96
TRANSPORTATION	4,981.06
MISCELLANEOUS	1,480.52
AUTOMOBILE EXPENSES	3,462.49
BANK FEES	475.22
CHARITABLE CONTRIBUTIONS	756.66
COMMISSIONS	14.00
CONSULTING	75.00
CREDIT CARD PROCESSNG	4,175.70
FULFILLMENT	15,735.31
INTERNET	1,038.58
JANITORIAL	290.34
LEGAL	10,133.97
MISCELLANEOUS	1,137.87
OFFICE EXPENSES	9,472.72
PHONE	4,243.67
POSTAGE	914.03
RESEARCH & DEVELOPMENT	754.63
MEALS	1,464.72
SUPPLIES	11,834.69
WEB HOSTING	3,720.00
UTILITIES	298.42
PRINTING	768.97
TOTAL EXPENSES	92,505.33
TOTAL NET	-21,279.07
PARTNERSHIP INTEREST NET	-10,639.54

Page 2A

SCHEDULE I: YOUR INCOME 8A

LEGAL REMEDIES, LLC

GROSS RECEIPTS OR SALES	\$17,550.24
PARTNERSHIP INTEREST GROSS	\$ 8,775.12

TAXES AND LICENSES	474.00
TRADE SHOW/ WORKSHOP/LECTURE/ BUSINESS	
ACCOMMODATIONS	395.95
BUSINESS MEETINGS	549.48
MEALS	254.80
MISCELLANEOUS	63.00
AUTOMOBILE EXPENSES	143.78
BANK FEES	218.79
CHARITABLE CONTRIBUTIONS	270.90
CONSULTING	69.99
CREDIT CARD PROCESSNG	338.49
LEGAL	121.05
MISCELLANEOUS	221.92
OFFICE EXPENSES	343.90
POSTAGE	776.47
RESEARCH & DEVELOPMENT	363.20
SUPPLIES	1,183.82
WEB HOSTING	506.21
PRINTING	187.16
PAYMENTS TO HEALTHY WORLD, LLC	7,030.30
 TOTAL EXPENSES	 6,482.91
 NET	 \$4,037.03
 PARTNERSHIP INTEREST NET	 \$2,185.51

SCHEDULE I: YOUR INCOME 8A

MEDICAL VERITAS INTERNATIONAL INC

ONLINE DONATIONS	2,729.88
BOOK ROYALTIES	40694.88

TOTAL	43,424.76
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REPAIRS AND MAINTENANCE	3,353.00
TAXES AND LICENSES	1,719.31
BANK FEES	238.50
CHARITABLE CONTRIBUTIONS	1,684.97
CREDIT CARD PROCESSNG	485.24
LEGAL	21,901.18
MISCELLANEOUS	170.00
UTILITIES	1,131.93

TOTAL EXPENSES	30,684.13
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TOTAL NET	9,405.06
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Fill in this information to identify your case:

Debtor 1 Leonard George Horowitz
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: _____ District of _____
(State)

Case number _____
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☒ No

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☐ No
- ☒ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

- 4a. Real estate taxes see schedule D, line 2.2
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

Your expenses

4. \$ 0

4a. \$ 250

4b. \$ 0

4c. \$ 2,500

4d. \$ 0

Debtor 1

Leonard George Horowitz

First Name Middle Name Last Name

Case number (if known)

Your expenses

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0

6. Utilities:

6a. Electricity, heat, natural gas

6a. \$ 120

6b. Water, sewer, garbage collection

6b. \$ 0

6c. Telephone, cell phone, Internet, satellite, and cable services

6c. \$ 236

6d. Other. Specify: Legal Fees

6d. \$ 3,525

7. Food and housekeeping supplies

7. \$ 183

8. Childcare and children's education costs

8. \$ 0

9. Clothing, laundry, and dry cleaning

9. \$ 100

10. Personal care products and services

10. \$ 130

11. Medical and dental expenses

11. \$ 250

12. Transportation. Include gas, maintenance, bus or train fare.
Do not include car payments.

12. \$ 289

13. Entertainment, clubs, recreation, newspapers, magazines, and books

13. \$ 50

14. Charitable contributions and religious donations

14. \$ 226

15. Insurance.

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance

15a. \$ 0

15b. Health insurance

15b. \$ 0

15c. Vehicle insurance

15c. \$ 120

15d. Other insurance. Specify:

15d. \$

16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.

Specify:

16. \$ 183

17. Installment or lease payments:

17a. Car payments for Vehicle 1

17a. \$

17b. Car payments for Vehicle 2

17b. \$

17c. Other. Specify:

17c. \$

17d. Other. Specify:

17d. \$

18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).

18. \$

19. Other payments you make to support others who do not live with you.

Specify:

19. \$

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a. Mortgages on other property

20a. \$

20b. Real estate taxes

20b. \$

20c. Property, homeowner's, or renter's insurance

20c. \$

20d. Maintenance, repair, and upkeep expenses

20d. \$

20e. Homeowner's association or condominium dues

20e. \$

Debtor 1

Leonard George Horowitz

First Name Middle Name Last Name

Case number (if known)

21. Other. Specify: _____

21. +\$ _____

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.

22a. \$ 7,979

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. \$ 0

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$ 7,979

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ 2,296

23b. Copy your monthly expenses from line 22c above.

23b. -\$ 7,979

23c. Subtract your monthly expenses from your monthly income.
The result is your *monthly net income*.

23c. \$ -5683

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.☒ Yes. Explain here:

I am a victim of organized crime and fraud. My legal fees and bankruptcy burdens are high because of this. If I am able to save my home by discharging the false debts, which will reduce my legal expenses, and then consolidate my debts, I know I will see a tremendous decrease in my expenses. The prospects are good to establish commercial success by just determinations by this court.

Fill in this information to identify your case:

Debtor 1	Leonard	George	Horowitz
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:			District of
Case number			(State)
			(If known)

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

	Your assets Value of what you own
1. <i>Schedule A/B: Property</i> (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from <i>Schedule A/B</i>	\$ 310,000
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>	\$ 6,807,307
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	\$ 7,117,307

Part 2: Summarize Your Liabilities

	Your liabilities Amount you owe
2. <i>Schedule D: Creditors Who Have Claims Secured by Property</i> (Official Form 106D)	
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i>	\$ 613,334.03
3. <i>Schedule E/F: Creditors Who Have Unsecured Claims</i> (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$ 135,061.09
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	+ \$ 7,800
Your total liabilities	\$ 756,195.12

Part 3: Summarize Your Income and Expenses

4. <i>Schedule I: Your Income</i> (Official Form 106I)	
Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$ 2,296
5. <i>Schedule J: Your Expenses</i> (Official Form 106J)	
Copy your monthly expenses from line 22c of <i>Schedule J</i>	\$ 7,979

Debtor 1

Leonard George Horowitz
First Name Middle Name Last Name

Case number (if known)

Part 4: Answer These Questions for Administrative and Statistical Records**6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes

7. What kind of debt do you have?

- ☒ Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ 1932.25

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**Total claim**

From Part 4 on Schedule E/F, copy the following:

- 9a. Domestic support obligations (Copy line 6a.) \$ _____
- 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$ _____
- 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$ _____
- 9d. Student loans. (Copy line 6f.) \$ _____
- 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$ _____
- 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) + \$ _____
- 9g. Total. Add lines 9a through 9f. \$ 0

Fill in this information to identify your case:

Debtor 1	<u>Leonard</u>	<u>George</u>	<u>Horowitz</u>
	<small>First Name</small>	<small>Middle Name</small>	<small>Last Name</small>
Debtor 2			
(Spouse, if filing)	<small>First Name</small>	<small>Middle Name</small>	<small>Last Name</small>
United States Bankruptcy Court for the:			District of
Case number			(State)
(If known)			

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.


Signature of Debtor 1

Signature of Debtor 2

Date 3-9-2016
MM / DD / YYYY

Date _____
MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1 Leonard George Horowitz
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: _____ District of _____
(State)

Case number _____
(If known)

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☐ Married
☒ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
		<input type="checkbox"/> Same as Debtor 1	<input type="checkbox"/> Same as Debtor 1
Number Street	From _____ To _____	Number Street	From _____ To _____
City State ZIP Code		City State ZIP Code	
		<input type="checkbox"/> Same as Debtor 1	<input type="checkbox"/> Same as Debtor 1
Number Street	From _____ To _____	Number Street	From _____ To _____
City State ZIP Code		City State ZIP Code	

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No
☐ Yes. Make sure you fill out *Schedule H: Your Creditors* (Official Form 106H).

Part 2: Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

☒ No

☐ Yes. Fill in the details.

Debtor 1		Debtor 2		
Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	
From January 1 of current year until the date you filed for bankruptcy:	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$ 14,635.50	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____
For last calendar year: 2014 (January 1 to December 31, ____)	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$ 152,774.56	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____
For the calendar year before that: 2013 (January 1 to December 31, ____)	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$ 111,133.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

☒ No

☐ Yes. Fill in the details.

Debtor 1		Debtor 2	
Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
For last calendar year: _____ (January 1 to December 31, ____)	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
For the calendar year before that: _____ (January 1 to December 31, ____)	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☐ No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more?

☐ No. Go to line 7.

- ☐ Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☐ No. Go to line 7.

- ☒ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
Margaret Wille Creditor's Name		\$ 10,500	\$ 70,000	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input checked="" type="checkbox"/> Other <u>Legal</u>
Number Street 65-1316 Lihipali Rd	12/10 1/10 and 2/10			
City State ZIP Code Kamuela, HI 96743				
Chase Card Services Creditor's Name	12/25	\$ 3,000	\$ 43,000	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input checked="" type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other
Po Box 15123 Number Street	1/25 and 2/25			
City State ZIP Code Wilmington, DE 19850-5123				
Chase Card Service Creditor's Name	12/25	\$ 800	\$ 10,000	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input checked="" type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other
Po Box 15123 Number Street	1/25 and 2/25			
City State ZIP Code Wilmington, DE 19850-5123				

Debtor 1

Leonard George Horowitz

First Name Middle Name Last Name

Case number (if known)

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☒ No☐ Yes. List all payments to an insider.

Insider's Name	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name		\$	\$	
Number Street				
City State ZIP Code				
Insider's Name		\$	\$	
Number Street				
City State ZIP Code				

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

☒ No☐ Yes. List all payments that benefited an insider.

Insider's Name	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insider's Name		\$	\$	
Number Street				
City State ZIP Code				
Insider's Name		\$	\$	
Number Street				
City State ZIP Code				

Debtor 1

Leonard George Horowitz

First Name Middle Name Last Name

Case number (if known)

Part 4: Identify Legal Actions, Repossessions, and Foreclosures**9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☐ No☒ Yes. Fill in the details.

	Nature of the case	Court or agency	Status of the case
Case title <u>Lee v. Horowitz, et al</u>	Foreclosure	<u>Third Circuit Court of Hawaii</u>	Both Cases <input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
<u>Civ No. 05-1-0196</u>			
Case number <u>Hester v. Horowitz, et al</u>	Quiet Title	<u>79-1020 Haukapila Street</u>	
<u>CV no 14-1-0304</u>			
Case number <u>Horowitz et al v Sulla et al</u>	Civil Rights Wrongful Foreclosure Fraud Malicious Prosecution	<u>Kealakekua, HI 96750</u>	Stayed pending <input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
<u>Fed CV 15 00186 JMS BMK</u>			
Case number _____		<u>The U.S District Court</u>	
		<u>For The District of Hawaii</u>	
		<u>300 Ala Moana Blvd, #C338</u>	
		<u>Honolulu, HI 96850</u>	

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

☒ No. Go to line 11.☐ Yes. Fill in the information below.See Attached Declaration of Process Server
Regarding Jason Hester)Property title converted by Paul J Sulla, Jr's
security fraud, forgery, unlawful foreclosure,
fraudulent transfers & concealments

Describe the property	Date	Value of the property
17 Acre "Inn" and spa property on the Big Island under conversion and Trespass to Chattels		\$ 550,000
Explain what happened		(See Schedule D (2.1) for more info)
<input type="checkbox"/> Property was repossessed.		
<input checked="" type="checkbox"/> Property was foreclosed. non-judicially and fraudulently in violation of		
<input type="checkbox"/> Property was garnished. 667-5 and 651-c		
<input checked="" type="checkbox"/> Property was attached, seized, or levied. Illegally Converted		
Describe the property	Date	Value of the property
		\$ _____
Creditor's Name		
Number Street		
City State ZIP Code		
Creditor's Name		
Number Street		
City State ZIP Code		
Explain what happened		
<input type="checkbox"/> Property was repossessed.		
<input type="checkbox"/> Property was foreclosed.		
<input type="checkbox"/> Property was garnished.		
<input type="checkbox"/> Property was attached, seized, or levied.		

Debtor 1

Leonard George Horowitz

First Name Middle Name Last Name

Case number (if known)

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

☒ No

☐ Yes. Fill in the details.

Describe the action the creditor took		Date action was taken	Amount
Creditor's Name			
Number Street			\$
City State ZIP Code			
Last 4 digits of account number: XXXX- _ _ _ _			

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

☐ No

☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

☐ No

☒ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Medical Veritas International Person to Whom You Gave the Gift	Monetary donations for website	2015	\$ 1500.00
Po Box 75104			\$
Number Street			
Pahoa, HI 96778			
City State ZIP Code			
Person's relationship to you			
Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift			\$
			\$
Number Street			
City State ZIP Code			
Person's relationship to you			

Debtor 1

Leonard George Horowitz

First Name Middle Name Last Name

Case number (if known)

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

☒ No

☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities
that total more than \$600

Describe what you contributed

Date you
contributed

Value

Charity's Name

\$

\$

Number Street

City State ZIP Code

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

☒ No

☐ Yes. Fill in the details.

Describe the property you lost and how
the loss occurred

Describe any insurance coverage for the loss

Include the amount that insurance has paid. List pending insurance
claims on line 33 of Schedule A/B: Property.

Date of your loss

Value of property
lost

\$

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☒ No

☐ Yes. Fill in the details.

Description and value of any property transferred

Date payment or
transfer was made

Amount of payment

Person Who Was Paid

Number Street

\$

\$

City State ZIP Code

Email or website address

Person Who Made the Payment, if Not You

Leonard George Horowitz

Debtor 1

First Name Middle Name Last Name

Case number (if known)

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid <hr/> Number Street <hr/> City State ZIP Code <hr/> Email or website address <hr/> Person Who Made the Payment, if Not You	<hr/> <hr/>	\$ \$

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?
Do not include any payment or transfer that you listed on line 16.

- ☒ No
☐ Yes. Fill in the details.

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid <hr/> Number Street <hr/> City State ZIP Code	<hr/> <hr/>	\$ \$

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).
Do not include gifts and transfers that you have already listed on this statement.

- ☒ No
☐ Yes. Fill in the details.

Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person Who Received Transfer <hr/> Number Street <hr/> City State ZIP Code Person's relationship to you		
Person Who Received Transfer <hr/> Number Street <hr/> City State ZIP Code Person's relationship to you		

Debtor 1 Leonard George Horowitz
First Name Middle Name Last Name

Case number (if known) _____

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- ☒ No
☐ Yes. Fill in the details.

Description and value of the property transferred	Date transfer was made
Name of trust _____	_____
_____	_____

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☒ No
☐ Yes. Fill in the details.

Name of Financial Institution	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
_____ Number Street _____ City State ZIP Code	XXXX-____	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	_____	\$ _____
_____ Number Street _____ City State ZIP Code	XXXX-____	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	_____	\$ _____

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☒ No
☐ Yes. Fill in the details.

Name of Financial Institution	Who else had access to it?	Describe the contents	Do you still have it?
_____ Number Street _____ City State ZIP Code	_____ Name _____ Number Street _____ City State ZIP Code	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes

Debtor 1

Leonard George Horowitz

First Name Middle Name Last Name

Case number (if known)

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

☒ No☐ Yes. Fill in the details.

Who else has or had access to it?

Describe the contents

Do you still have it?

☐ No☐ Yes

Name of Storage Facility

Name

Number Street

Number Street

CityState ZIP Code

City State ZIP Code

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

☒ No☐ Yes. Fill in the details.

Where is the property?

Describe the property

Value

Owner's Name

\$

Number Street

Number Street

City State ZIP Code

City State ZIP Code

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- ☐ **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- ☐ **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- ☐ **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

☒ No☐ Yes. Fill in the details.

Governmental unit

Environmental law, if you know it

Date of notice

Name of site

Governmental unit

Number Street

Number Street

City State ZIP Code

City State ZIP Code

Debtor 1

Leonard George Horowitz
 First Name Middle Name Last Name

Case number (if known)

25. Have you notified any governmental unit of any release of hazardous material?

☒ No☐ Yes. Fill in the details.

Governmental unit		Environmental law, if you know it	Date of notice
Name of site	Governmental unit		
Number Street	Number Street		
City State ZIP Code	City State ZIP Code		

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

☒ No☐ Yes. Fill in the details.

Case title	Court or agency	Nature of the case	Status of the case
	Court Name		<input type="checkbox"/> Pending
	Number Street		<input type="checkbox"/> On appeal
Case number	City State ZIP Code		<input type="checkbox"/> Concluded

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time☒ A member of a limited liability company (LLC) or limited liability partnership (LLP)☐ A partner in a partnership☐ An officer, director, or managing executive of a corporation☐ An owner of at least 5% of the voting or equity securities of a corporation☐ No. None of the above applies. Go to Part 12.☒ Yes. Check all that apply above and fill in the details below for each business.**Healthy World, LLC**

Business Name

5348 Vegas Drive, Ste 353

Number Street

Las Vegas, NV 89108

City State ZIP Code

Legal Remedies, LLC

Business Name

7260 Azure Drive

Number Street

Suite 140-615**Las Vegas, NV 89130**

City State ZIP Code

Describe the nature of the business

Online Retail/ Mail Order

Name of accountant or bookkeeper

Jackie Lindenbach until 2011**Quickbooks**

Describe the nature of the business

Online Retail/ mail Order

Name of accountant or bookkeeper

Jackie Lindenbach until 2011/**Quickbooks**

Employer Identification number

Do not include Social Security number or ITIN.

EIN: **45-265-6081**

Dates business existed

From **2009** To **Present**

Employer Identification number

Do not include Social Security number or ITIN.

EIN: **80-0843334**

Dates business existed

From **2014** To **Present**

Debtor 1

Leonard George Horowitz
First Name Middle Name Last Name

Case number (if known) _____

Medical Veritas International Describe the nature of the business

Business Name

Po Box 75104

Number Street

Honolulu, HI 96836

City State ZIP Code

Non-profit 501(c)3 educational

Name of accountant or bookkeeper

Quickbooks

Employer identification number

Do not include Social Security number or ITIN.

EIN: 22 - 3915512

Dates business existed

From 2009 To Present

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

☒ No☐ Yes. Fill in the details below.

Date issued

Name

MM / DD / YYYY

Number Street

City

State

ZIP Code

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Signature of Debtor 1

Signature of Debtor 2

Date 3-9-16

Date _____

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☒ No☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No☐ Yes. Name of person _____

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).